

Griffith Global Mobility OS-HELP Loan Procedure

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4.0 Definitions

1.0 Purpose

This procedure describes the application of the Australian Government provisions for the OS-HELP loan scheme within the University and the conditions for the award of OS-HELP loans to Griffith students.

2.0 Scope

The Australian Government provides a number of OS-HELP loans to the University annually to help eligible undergraduate and postgraduate students undertake part of their study overseas in approved student mobility programs. This procedure explains the criteria and processes that the University will apply to allocate the loan funds.

This procedure should be read in conjunction with the Griffith Global Mobility Student Funding Policy.

3.0 Procedure

3.1 Duration of OS-HELP loans

A single OS-HELP loan is set for a specific study period of six months only. This period is defined as exactly six months from the day that the student commences their study at the overseas institution. A student can apply for a period of overseas study that is greater or less than the six-month period, but the OS-HELP loan they receive will remain bound by the six-month period. In other words, regardless of the length of the overseas study period, the loan will be paid in six-month blocks.

When a student will be studying overseas for a period greater than six months, the student can apply for two OS-HELP loans concurrently if they meet the eligibility criteria. The payment for the second six-month period will be paid within 28 days of the next scheduled payment (see Sections 3.4 and 3.5).

3.2 OS-HELP loan amounts

Students may apply for one (1) loan per trimester of overseas study and can apply for a maximum of two (2) loans. Students can apply for an extra loan amount if they study Asian language in preparation for their overseas study in Asia. Students should refer to the Australian Government's [Study Assist](#) information page for OS-HELP and overseas study for the maximum amounts each year.

Loan amounts requested by students should be in Australian dollars and where possible in multiples of \$500.

3.3 Eligibility criteria

To be entitled to OS-HELP for a six-month study period, a student must comply with OS-HELP criteria for eligibility and the EFTSL formula published to the Australian Government's [Study Assist](#) information page for OS-HELP and overseas study.

A student's eligibility for an OS-HELP loan is not affected by the student also holding another grant or scholarship supporting overseas study.

3.4 Application process

If eligible, students can submit their applications for OS-HELP to Griffith University as follows:

Griffith Exchange Program

If students are applying for an OS-HELP loan for a trimester or full year exchange, the application can be submitted once formal acceptance has been received from the host institution.

Other programs

If students are applying for an OS-HELP loan for another type of University-endorsed mobility program (not trimester or full year exchange), the application can be submitted once formal acceptance has been received from the host institution or organisation or, in the case of the overseas experience being a Griffith led study tour, once formal acceptance has been received from the Griffith Course Convenor or study tour program lead. Students must register their participation in the program with Griffith Global Mobility via the website by completing a [Short-Term Program Application](#).

A single OS-HELP loan is set for a specific study period of six months only. This period is defined as exactly six months from the day the student commences their study at the overseas institution/organisation. A student can apply for a period of overseas study that is greater or less than the six-month period, but the OS-HELP loan they receive will remain bound by the six-month period. In other words, regardless of the length of the overseas study period, the loan will be paid in six-month blocks. When a student will be studying overseas for a period of greater than six months, the student can apply for two OS-HELP loans concurrently if they believe they will still meet the eligibility criteria. The application for the second six-month period will be administered within six months' time but cannot be approved or paid until a minimum of six-months and one day from the day the student initially commenced their studies at the overseas institution/organisation.

3.5 Application processing

OS-HELP is assessed by International Finance, Griffith International. In order to access the online OS-HELP application portal, students will need to ensure they have registered with Griffith Global Mobility before applying. The OS-HELP link will be provided to students in the automatic email confirmation for the Global Mobility program approval or, if undertaking an exchange, will be provided with the OS-HELP link once the Griffith Global Mobility office has received the student's host institution acceptance letter.

Students can refer to the [Griffith Global Mobility website](#) at any time to check their eligibility, academic requirements, and to prepare the required supporting documents.

After students have submitted their OS-HELP application, International Finance will issue an outcome within 10 business days. Successful applicants will be required to:

- Read, sign and submit an OS-HELP debt confirmation form, which contains the terms and conditions for accepting an OS-HELP loan, before the funds are made available.
- Provide any relevant details as specified or required by the University for the purpose of administering the OS-HELP loan.

All applicants who receive an OS-HELP loan will be issued with a Commonwealth Assistance Notice (CAN) no later than 28 days after the date on which the OS-HELP debt is incurred. Any notification of error or correction to the information detailed on the CAN must be reported to the University in writing within 10 working days from receipt of the CAN.

Griffith University will pay each OS-HELP loan in a single payment to allow a student to use the funds for key travel-related expenses, having due regard for students' financial needs.

All OS-HELP loan payments will be made by electronic funds transfer. The OS-HELP loan debt is incurred on the day that the funds transfer occurs.

Loans will be paid directly into the recipient's bank account using the details provided on the OS-HELP loan application form.

3.6 Disclosure of previous OS-HELP loan

A student applying for an OS-HELP loan must disclose and provide information on the OS-HELP loan application form if they have been a previous recipient of an OS-HELP loan.

3.7 Provision of false or misleading information

If the University knows or believes that a student in receipt of OS-HELP loan assistance has provided false or misleading information on their OS-HELP loan application, the University will notify the Australian Government of the suspected offence and provide them with a copy of the student's application and any other relevant information or material requested by the Australian Government.

3.8 Selection of students for OS-HELP loans

OS-HELP loans will be allocated to all eligible Griffith students, subject to funding availability.

3.9 Review and/or appeal of a decision

Students can submit a formal review of a decision made by Griffith Global Mobility or International Finance regarding OS-HELP loan funding by referring to the Student Review and Appeals Policy and following the Student Review and Appeals Procedures.

3.10 Impacts or changes of circumstances

If a student's circumstances change in such a way that the University determines that the student no longer meets the OS-HELP loan eligibility criteria and the student has yet to be paid, the University will withdraw the offer of OS-HELP assistance. If a selected student's circumstances change in such a way that the University determines that the student no longer meets the OS-HELP loan eligibility criteria and the student has already been paid, then the University will not withdraw the offer of OS-HELP assistance as the OS-HELP loan debt has already been incurred by the student. If there are reasons to believe that the student has provided false or misleading information on their OS-HELP loan application form Section 3.7 will apply.

If the University determines that the student will not be undertaking their overseas study after it formally approves an application but before it provides the OS-HELP assistance, then the University may withdraw the offer for an OS-HELP loan. If the University determines that the student will not be undertaking their overseas

study after it approves an application and provides the OS-HELP assistance, then the University will not take any action as the OS-HELP loan debt has already been incurred by the student.

3.11 OS-HELP remission of debt

OS-HELP debt cannot be remitted by the University.

3.12 Reports to the Australian Government

The University is required to provide OS-HELP loans information periodically to the Australian Government. The Australian Government administers OS-HELP debts and collects loan repayments from students via the taxation system.

4.0 Definitions

For the purposes of this policy and related policy documents, the following definitions apply:

Award course means a course leading to an award of the University, such as a bachelor degree or a graduate diploma.

Equivalent Full-time Study Load (EFTSL) means the measure of the study load, for one year, of a student undertaking a course of study on a full-time basis. For example, in most courses Griffith University considers 80 credit points to be equivalent to a full-time study load in one academic year. In double degrees, one full-time year's work may be greater than 80CP (refer to *Academic Awards Procedure*).

Global Mobility program means any program coordinated, or otherwise endorsed by the University, and involves students participating in an international experience including, but not limited to, global internships, study programs, and exchanges. They can be offered by Griffith Global Mobility, an element within the University, an overseas partner institution, an exchange partner university, and/or by a University-approved third-party provider.

Overseas study means study undertaken outside of Australia that counts towards the course requirements of the course of study in which the student is enrolled with their home provider.

Griffith Global Mobility is the central unit at Griffith responsible for the administration, management and oversight of outbound student global mobility.

OS-HELP loan means OS-HELP is a loan available for students enrolled in a [Commonwealth supported place \(CSP\)](#) who are approved to study some of their award course overseas.

Student means a person who has an active enrolment status in a program of Griffith University (for complete definition of an active enrolment status refer to the *Admission Policy*).

University-endorsed or approved Global Mobility program means a program approved by Griffith Global Mobility and deemed to be of high quality with regard to the planned activities, fees, refund policies, student support services and, if being delivered in-country, the intended local transport, accommodation, communication networks, and procedures for managing emergency situations, and any other relevant safeguards required in accordance with the risk management processes established by the University.

INFORMATION

Printable version (PDF) Downloadable version (Word)

Title	Griffith Global Mobility OS-HELP Loan Procedure
Document number	2023/0000452
Purpose	This procedure describes the application of the Australian Government provisions for the OS-HELP loan scheme within the University and the conditions for the award of OS-HELP loans to Griffith students in accord with the Griffith Global Mobility Student Funding Policy.
Audience	Staff; Students; Public
Category	Academic
Subcategory	Student Services
Approval date	12 October 2022
Effective date	12 October 2022
Review date	2027
Policy advisor	Manager, International Partnerships
Approving authority	Vice President (Global)

RELATED POLICY DOCUMENTS AND SUPPORTING DOCUMENTS

Legislation	Higher Education Support Act 2003 Higher Education Support (Transitional Provisions and Consequential Amendments) Act 2003 Privacy Act 1988 Archives Act 1983 Electronic Transactions Act 1999 OS-HELP Guidelines
Policy	Griffith Global Mobility Policy Griffith Global Mobility Student Funding Policy Admission Policy Student review and appeals policy Travel Policy
Procedure	Academic Awards Procedure Griffith Global Mobility website Go Global Funding website (OS-HELP loans)

Local protocol	N/A
Form	<u>Griffith Global Mobility program application forms</u>